

As the promise was made that people get to keep what they have, it becomes totally different than what they have experienced in their health care plans—either in their own private health care insurance or as a beneficiary of Medicare. Even the President's own Medicare Actuary estimates that the law will increase overall national health care expenditures by \$311 billion during the first 10 years alone, and that private health care insurance premiums will rise 10 percent in 2014.

So if we are complaining today about the increase in premium costs, there is more to come. In 2014, the Medicare Actuary says there will be another 10 percent increase in your health care premiums. At the Center for Medicare and Medicaid Services, their economists found the increasing growth rate in health care spending will occur in every sector of health care. More recently, the Congressional Budget Office, our neutral provider of analysis, says the cost of the health care law may be substantially higher than earlier estimated.

One of the things I would suggest we should have done and that never happened—if we want folks to be able to keep what they have, if we want access to health care in rural and urban and suburban places in the country—we should have done something about fixing permanently the reduction of payments to physicians—the so-called doc fix. One would have thought, in health care reform, that would have been front and center. Because if we don't have a physician providing a service, we don't have health care. Yet we have a Medicare system that is going to reduce the payments. In fact, expected this year, the reduced payments to physicians was going to be 30 percent.

The reality is, no longer will physicians accept Medicare patients. The option the American people were promised about keeping what they have disappears one more time. In fact, at a townhall meeting in Parsons, KS, this year, a physician in the front row said: Senator, you need to know I no longer accept Medicare and Medicaid. I will take cash, but I cannot afford to provide the services based upon the Medicare reimbursement rate I get. When you add in all the paperwork, trying to comply with Medicare and Medicaid, it is no longer financially feasible for me in this small town to provide the services my patients need under Medicare.

So we are going to see a lot less access because, once again, this is a failure. The promise that was made to bend down the cost curve, to reduce health care costs, to reduce premiums was totally false.

Mr. WICKER. So the promise was not to touch Medicare, and that promise has not been fulfilled. The promise was to reduce the deficit, and that turned out to be an empty promise.

Also, we were told by the President and by Speaker PELOSI this bill would create jobs. The President said it was a key pillar for a new foundation for

prosperity. How has that turned out? Former Speaker PELOSI said in its life the health care bill will create 4 million jobs—400,000 almost immediately.

Of course, neither of those promises has come true. The nonpartisan CBO has estimated the health care law will reduce America's workforce. This is the bipartisan CBO. They said it will reduce America's workforce by 800,000 jobs over the next 10 years. That fact has been confirmed by the U.S. Chamber of Commerce.

Mr. THUNE. I would say to my colleague from Mississippi that one of the areas where jobs may be created is in the Federal Government because it is going to take an awful lot of Federal bureaucrats to oversee and lots of new IRS agents to implement this legislation. That would be the only place we will see job creation.

But when it comes to private sector job creation, the thing about this is, it raises the cost for health insurance coverage for employers, and it raises taxes on a lot of people who are involved in health care.

The ACTING PRESIDENT pro tempore. The minority's time has expired.

Mr. THUNE. The combination of those things is only going to cost jobs.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Iowa.

ORDER OF BUSINESS

Mr. HARKIN. Madam President, how much time remains on our side?

The ACTING PRESIDENT pro tempore. There is 7½ minutes.

Mr. HARKIN. Madam President, I would like to be notified when I have 1 minute remaining.

The ACTING PRESIDENT pro tempore. The Chair will so advise.

Mr. HARKIN. I appreciate that.

HEALTH CARE

Mr. HARKIN. Madam President, 2 years ago President Obama signed into law what I believe was the most forward-thinking and humane reform of our health care system since Medicare. Just like the Republicans opposed Medicare when it came in, they still want to get rid of it. If we look at the Ryan budget that came out, what do they want to do? They want to privatize Medicare. They have been at it ever since. They do not want this humane reform we passed 2 years ago.

When the affordable care act became law, I said we have made America a more compassionate and a more just society. I believe this with even greater conviction now. In listening to my colleagues, my friends on the other side of the aisle, one would think this is all just about little nuts and bolts and this and that, but it is about humaneness. It is about compassion and about justice and, yes, it is about making the system work better for patients, not just for insurance companies and the insurance industry.

Now that we have moved ahead to implement the law, the results have been striking. Every American now is protected against the abusive insurance company practices of the past. Let me put it another way. Because of the health care reform law, Americans now have protections that every Senator in this Chamber has enjoyed for years under the Federal Employees Health Benefits Program. We now have extended that to all Americans. Listening to my friends on the other side of the aisle, they want to take it away from Americans but keep it for themselves. Oh, no; they do not want to give it up. I think what is good for Senators ought to be good for the American people.

The young lady shown on this chart is Emily Schlichting. She testified before my committee last year, and this is what she said:

Young people are the future of this country and we are the most affected by reform—we're the generation that is most uninsured. We need the Affordable Care Act because it is literally an investment in the future of this country.

Why does she say that? Because she suffers from a rare autoimmune condition which insurance companies would not even cover. But because we have said they cannot now discriminate if someone has a preexisting condition, Emily gets insurance coverage. Plus, she can stay on her parents' health insurance program.

So far, the law has extended coverage to more than 2½ million young people such as Emily. Yet the Republicans want to take it away. They want to take away Emily Schlichting's insurance coverage. That is what this is all about. They want to repeal the affordable care act—ObamaCare. What that will mean is that 2½ million people similar to Emily will lose their insurance. But they do not talk about that. They do not talk about that.

Here is the coverage Americans have right now. We have banned lifetime limits. Let me tell everyone about Ross Daniels and Amy Ward from West Des Moines, IA. After developing a rare lung infection on a summer trip, Amy needed intensive treatment, including a course of medication costing—get this—\$1,600 a dose—\$1,600 a dose. Her insurance policy had a \$1 million lifetime limit. Without our health care reform's ban on lifetime limits, this couple would have had to declare bankruptcy. After this experience, Ross said he can't understand why opponents of the law want to repeal it. He said:

It is hard for us to believe that so many of the GOP candidates would have us go back in time where an illness like this would have forced us, or any other family for that matter, into bankruptcy.

Listen to what Republicans are saying. They want to take this protection away from Amy Ward and Ross Daniels and millions of other Americans. There are 100 million people being helped by the ban on lifetime limits.

We have also covered vital preventive services free of charge. That has benefited more than 80 million people who